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GOVERNOR

STATE OF MICHIGAN  
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

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EXECUTIVE DIRECTOR

## **Applying to become an approved MSHDA Housing Education Program Agency**

January 2015

The Michigan State Housing Development Authority's (MSHDA) Housing Education Program is a statewide network comprised of MSHDA-approved non-profits, community action or faith-based agencies, local governmental entities and MSU Extension offices located throughout Michigan. The Housing Education Program supports MSHDA's mortgage loan program that increases homeownership opportunities for low to moderate income families and provides assistance to Michigan residents that may be at risk of default or foreclosure.

Well-established, multi-faceted community partners with the financial capacity and experience to provide high-quality -housing education are eligible to apply. Review the following checklist requirements to determine if your organization may be eligible to apply to become part of MSHDA's Housing Education Program:

- ☐ Is an established, community based, 501 (c) 3 Non-Profit or governmental entity that has provided housing education services for at least one year in the geographic area it proposes to serve.
- ☐ Can demonstrate the financial capacity, from multiple funding sources, to cover administrative costs of the housing education program and staff salaries.
- ☐ Has successfully administered a housing education program for at least one year and has the financial ability to provide housing education services beyond those offered through MSHDA's Housing Education Program.
- ☐ Employs staff with a minimum of six months experience providing housing education.
- ☐ Employs trained and certified housing education staff.
- ☐ Has an established recordkeeping system, and ensure confidentiality of each client's information, both electronic and paper, so that client files are maintained in secured storage.
- ☐ Currently utilize an automated client management system for collection and reporting of client level information.
- ☐ Has developed a detailed comprehensive market study identifying underserved geographic area(s) of need as well as anticipated outcomes to be achieved.
- ☐ Is compliant with Fair Housing and Civil Rights Laws requirements in 24CFR 5.105.
- ☐ Will provide housing education services to all individuals within the geographical area that will be served.
- ☐ Has adopted the National Industry Standards for Homeownership Education and Counseling.
- ☐ Has established working relationships with private and public community resources in order to refer clients for services your organization is unable to offer.



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**(cont.)**

- ☐ Has facility space for the provision of housing education services with permanent signage identifying the office.
- ☐ Has posted normal business hours and is able to provide extended hours when necessary.
- ☐ Office provides accessibility features or makes alternate accommodations for persons with disabilities.

If your agency meets or exceeds ALL of these requirements, please contact the MSHDA Housing Education Specialist who works with agencies within your area for information on how to apply:

### Central Michigan

Sharon Evans ~ (517) 373-8016 ~ [evanss@michigan.gov](mailto:evanss@michigan.gov)

### Eastern Michigan

Renee Ferguson ~ (517) 373-8045 ~ [fergusonr1@michigan.gov](mailto:fergusonr1@michigan.gov)

### Wayne County

Rebecca Fried ~ (517) 241-2630 ~ [friedr@michigan.gov](mailto:friedr@michigan.gov)

### Western Michigan

Karen Lawson ~ (517) 373-2307 ~ [lawsonk@michigan.gov](mailto:lawsonk@michigan.gov)

Once contact has been made with the appropriate MSHDA Housing Education Specialist, and it is determined that (1) there is a need for additional service providers in your geographic area and (2) your agency meets or exceeds our criteria, the following steps will be taken:

- Agency submits a complete Partner Profile Package
  - New Partner Profiles for the Housing Education Program must be submitted between January 1<sup>st</sup> and February 15<sup>th</sup>. **Organizations may apply once per year.**
- MSHDA staff will review the Partner Profile Package
- Application will be evaluated based on the agency's:
  - Financial capacity
  - Staff experience
  - Potential conflicts of interest
  - Etc.
- An agency site visit may be conducted

Once an agency has been approved to provide MSHDA Education Services and Agreements have been signed, the agency's housing education staff must attend MSHDA's New Homeownership Education Training and successfully pass a written assessment before the agency can begin providing MSHDA Housing Education Services.

Organizations approved by MSHDA to participate in the Housing Education Program (HEP) do not automatically receive funding from MSHDA. MSHDA HEP funding is based on a competitive application.

MSHDA is not able to accept applications from out-of-state entities.

